

## REMARKS

### Response to Arguments

Claims 1-20 were rejected as allegedly being anticipated by U.S. Patent No. 5,870,721 to Norris ("Norris"). Applicants traverse this rejection.

In addition to the deficiencies noted in the May 21, 2003 response, the portion of the Office Action entitled "RESPONSE TO ARGUMENTS" reflects what is believed to be a mischaracterization of the Norris reference. The Office Action quotes portions of the Norris reference that state that 1) information about an applicant is obtained from credit bureaus that provide a credit report, and 2) that the computer is used to "score" an application.

However, the instant claims call for, in varying language, a "credit score" (e.g., a FICO score). A credit score rates the Borrower, not the loan application. In contrast, Norris teaches how to develop an application score that rates a specific loan application, not the Borrower. The arguments raised in the Office Action point out that the rejection is based on an interpretation that a credit score and an application score are the same thing because they both involve scores. However, they are two very different types of scores. An application score, as taught by Norris, would not be useful in determining whether to approve a property valuation or underwrite title, for example. Moreover, Norris certainly does not show or suggest such activities based on the application score that is developed.

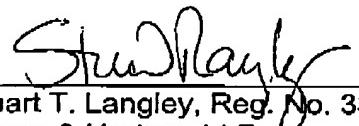
### Conclusion

In view of all of the above, all pending claims are believed to be allowable and the case in condition for allowance which action is respectfully requested. Should the Examiner be of the opinion that a telephone conference would expedite the prosecution of this case, the Examiner is requested to contact Applicant's attorney at the telephone number listed below.

No fees are believed to be due for this Response. However, any fee deficiency associated with this submittal may be charged to Deposit Account No. 50-1123.

Respectfully submitted,

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